

AUG 03 2006

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TO:	Examiner Jocelyn Greimel - GAU/3624	U.S. Patent and Trademark Office	(571) 273-8300

FROM: Bobby B. Gillenwater, Esquire -- CUSTOMER NO.: 23641

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PLEASE FACSIMILE FILE THE FOLLOWING  
RESPONSE AND AMENDMENT (AND RELATED  
DOCUMENTS) WITH REGARD TO OFFICE ACTION  
DATED APR. 6, 2006, IN CONNECTION WITH U.S.  
PATENT APP. NO. 09/804,667.

**THANK YOU AND BEST REGARDS.**

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## BARNES &amp; THORNBURG LLP

600 One Summit Square  
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(260) 423-9440PATENT APPLICATION  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641

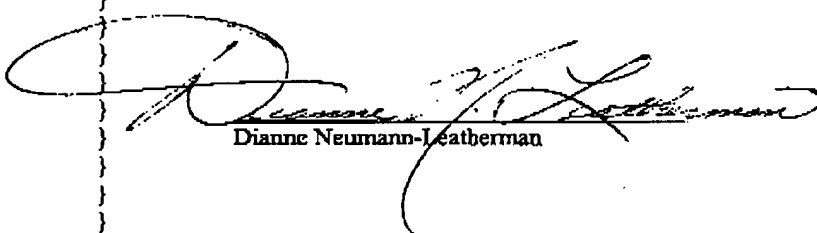
Application No.: 09/804667

Confirmation  
No.: 1994

Filing Date: March 12, 2001

Attorney  
Docket No.: 37168/82320First Named  
Inventor: Schwartz, Denis G.Group Art  
Unit: 3624Examiner  
Name: Jocelyn GreimelTitle: METHOD AND APPARATUS FOR  
PROVIDING RETIREMENT  
INCOME BENEFITSCertificate Under 37 CFR 1.8(a)I hereby certify that this correspondence is  
being facsimile transmitted to Examiner  
Jocelyn Greimel, United States Patent and  
Trademark Office; Fax No. (571) 273-8300.

on August 3, 2006

  
Dianne Neumann-LeathermanRESPONSE AND AMENDMENTCommissioner of Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Response and Amendment is filed as a reply to the Examiner's Office Action dated April 6, 2006. The shortened statutory period for reply expired on July 6, 2006. A petition for extension of time under the provisions of 37 C.F.R. 1.136(a) accompanies this reply. Please charge the fee due in connection with the filing of this paper to Deposit Account No. 02-1010 (37168/82320).

Serial No. 09/804667  
Docket No. 37168-82320

#### RESPONSE TO THE RESTRICTION REQUIREMENT

In the Office Action, the Examiner entered a restriction requirement under 35 U.S.C. Section 121, requiring Applicants to elect "Group 1: Claims 1-16" or "Group 2: Claims 17-36" for examination at this time. On March 13, 2006, an oral election of Claims 17-36 was made by the undersigned, with traverse. The undersigned hereby confirms this election and, for purposes of convenience and with hopes of expediting the prosecution of Claims 17-36, Claims 1-16 are cancelled below. Cancellation of these claims is intended to be without prejudice, and Applicants intend to file a divisional and/or continuation application with claims directed to the subject matter of cancelled claims 1-16 in the near future.